

Wells Fargo Home Mortgage  
MAC X2302-019  
1 Home Campus  
Des Moines, IA 50328-0001

September 19, 2012

Renee L. McCray  
109 N. Edgewood Street  
Baltimore, MD 21229-3021

Dear Renee L. McCray:

RE: Loan Number [REDACTED] 7104

Wells Fargo Home Mortgage (WFHM) received an inquiry regarding the above referenced mortgage loan. Therefore, I will be addressing your concerns.

Enclosed you will find the following documents. A description of each document is included for your reference.

**Note and Security Instrument**

Validate the above mentioned loan. The Note and Security Instrument include, but are not limited to, information concerning our right to assess fees and costs to the loan, inspect the property, and purchase lender placed insurance on the customer's behalf. Please be advised that WFHM does not disburse original documents. However, WFHM does have a valid loan and lien on this property.

Any documents or requested information not provided in this letter is due to the request being too broad to determine specific information needed, or are considered to be proprietary information of WFHM and will not be provided at this time without a subpoena.

Please be advised that a separate letter was forward to you on September 19, 2012, concerning the loan closing. You should receive within 7-10 business days.

If you have any questions about or would like to discuss loan workout arrangements, please contact our Collections Department at 1-800-678-7986. Representatives are available to assist you Monday through Thursday, 7:00 a.m. to 9:00 p.m., Friday, 7:00 a.m. to 8:00 p.m., and Saturday, 8:00 a.m. to 2:00 p.m., Central Time.

As of the date of this letter, your loan is in foreclosure. If you have questions regarding the foreclosure or to obtain reinstatement figures, please contact:

Samuel I. White  
209 Business Park Drive  
Virginia Beach, VA 23462  
1-757-490-9284



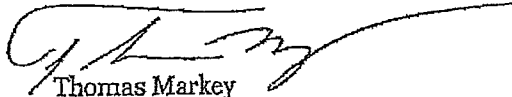
Together we'll go far



McCray  
September 19, 2012  
Page 2

For general questions regarding the information provided, please contact one of our servicing representatives at 1-866-234-8271. Representatives are available Monday through Friday 6:00 a.m. to 10:00 p.m. or Saturday, 8:00 a.m. to 2:00 p.m. Central Time.

Sincerely,



Thomas Markey  
Written Customer Contact

Enclosure (s)

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

WC403/MK9/pc906347

01/10/2012 7:05:47 PM -0600 ENTERPRISE FAX

PAGE 72 OF 107



Wells Fargo Home Mortgage  
MAC 22302 Q24  
1 Home Campus  
Des Moines, IA 50328-0501

December 15, 2011

Renee L. McCray  
109 N. Edgewood Street  
Baltimore, MD 21229

Dear Renee L. McCray:

RE: Loan Number [REDACTED] 7104

I am responding on behalf of Wells Fargo Home Mortgage (WFHM) to your complaint filed with the State of Maryland Attorney General's Office, which they forwarded to the Office of the Comptroller of the Currency (OCC).

Your correspondence requests information regarding the investor of this mortgage loan as well as other mortgage related questions.

The investor for this loan is Freddie Mac, and their address is:

8200 Jones Branch Drive  
McLean, VA 22102-3110

Although we are providing this information, Freddie Mac will more than likely refer you back to WFHM to answer any questions about the loan, or the servicing of the loan.

WFHM provides servicing of loans for investors. As the servicer, WFHM collects payments, pays escrow items such as taxes and insurance, answers questions and provides payoff information, workout opportunities, home preservation, as well as other duties on behalf of the investor during the mortgage period. WFHM continues to act in these capacities for the investor, which allows us to provide services for your mortgage loan.

The title on the loan is in the name of Mortgage Electronic Registration System (MERS), as nominee for American Home Mortgage. MERS is an electronic storage warehouse responsible for tracking the ownership rights relating to mortgage loans. Once the mortgage documents are recorded with the county recorder and registered on the MERS system, the chain of title starts and stops with MERS. MERS continues to hold the mortgage lien on behalf of the beneficial note holder and servicer. WFHM is still responsible for collecting payments and payoffs as the servicer. Please remit any payoff on the above referenced loan to WFHM. There will be no other assignment.

Enclosed you will find the Note and Security Instrument. A description of the document has been included for your reference.



01/10/2012 7:05:47 PM -0600 ENTERPRISE FAX

PAGE 73 OF 107

McCray  
December 15, 2011  
Page 2

Note and Security Instrument

Validate the above mentioned loan. The Note and Security Instrument include, but are not limited to, information concerning our right to assess fees and costs to the loan, inspect the property, and purchase lender placed insurance on the customer's behalf.

Please be advised that WFHM does not disburse original documents. However, WFHM does have a valid loan and lien on this property.

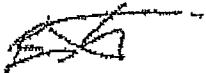
Any documents or requested information not provided in this letter are considered to be proprietary information of WFHM and will not be provided at this time without a subpoena. Additional information is available by calling our Subpoena Line at (240) 686-8268.

Your correspondence has indicated that by disputing this debt you feel you are not obligated to continue making monthly mortgage payments. According to the terms of the Note, payment is due on the 1st day of each month. As your mortgage loan servicer, we collect your monthly payments.

Please refer to the terms of the Note and security instrument you signed at closing as to the consequences of not making the payment when due.

If you have any additional questions or need clarification regarding the information provided in this letter, please contact me directly at (800) 853-8516, extension 47813. I am available to assist you Monday through Friday, 7:30 a.m. to 4:30 p.m., Central Time.

Sincerely,



Ben Holtrop  
Executive Mortgage Specialist, Office of Executive Complaints

CC: Office of the Comptroller of the Currency  
Case Number 1889296

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

EX003/H03/cc569419

03/05/2012 12:19:51 PM -0700 ENTERPRISE FAX

PAGE 17 OF 23

NOV. 25, 2011 9:05AM MORTGAGE SERVICES



NO. 7993 P. 2/2

Wells Fargo Home Mortgage  
P.O. Box 10868  
Des Moines, IA 50308-0368

November 22, 2011

Renee L. McCray  
109 N Edgewood St  
Baltimore, MD 21229-3021

Dear Renee L. McCray:

RE: Loan Number [REDACTED] 7104

Wells Fargo Home Mortgage (WFHM) received an inquiry regarding the above referenced mortgage loan. Therefore, I will be addressing your concerns.

As per your request, enclosed is a copy of the executed Note. Please be advised that Wells Fargo Home Mortgage does not disburse original documents. However, Wells Fargo Home Mortgage does have a valid loan and lien on this property. I have also enclosed copy of the Security Instrument for your reference.

All inquiries and concerns should be addressed with us as the servicer of your loan. The investor/note holder for this loan is Federal Home Loan Mortgage Corporation, a government agency and their address is:

Freddie Mac  
8200 Jones Branch Drive  
McLean, VA 22102-3110

Although we are providing this information, the government agency will more than likely refer you back to us to answer any questions about the loan, or the servicing of the loan.

Any documents or requested information not provided in this letter is due to the request being too broad to determine specific information needed, or are considered to be proprietary information of Wells Fargo Home Mortgage and will not be provided at this time without a subpoena. Additional information is available by calling our Subpoena Line at (240) 586-8269.

If you have any additional questions or need clarification regarding the information provided, please contact me directly at (877) 491-0707, extension 65118. I am available to assist you Monday through Friday, 8:30 a.m. to 5:00 p.m., Eastern Standard Time.

Sincerely,

  
Michael M. Hahn  
Written Customer Contact

Enclosures

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

WFC03/rmk/ge123634

Together we'll go far



Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. Equal Opportunity Lender

11/25/2011 9:03AM (GMT-07:00)